

EXHIBIT A



350 Camino De La Reina
Suite 100
San Diego, CA 92108

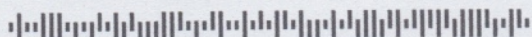
9/5/2019

Maureen Debiase

P10 T107 021



Montclair, NJ 07042-3106



CREDIT ONE BANK, N.A.	
Current Owner	Midland Credit Management, Inc.
Original Account Number	xxxxxxxxxxxx5876
MCM Account Number	226
Current Balance	\$839.92

You are pre-approved for a 10% discount!

Reply Now MidlandCredit.com
or call [877-653-5260](tel:877-653-5260) by 10/5/2019

Choose The Option That Works For You.

RE CREDIT ONE BANK, N.A.

Dear Maureen,

Congratulations! You have been pre-approved for a discount program designed to save you money. Act now to maximize your savings and put this debt behind you. Pay today at MidlandCredit.com or call 877-653-5260 now.

Option 1*:	10% off	You Pay Only
Payment Due Date:	10/5/2019	\$755.93

Option 2**:	5% off	6 Monthly Payments of Only
First Payment Due Date:	10/5/2019	\$132.99

Option 3:	Monthly Payments As Low As	\$50 per month
Call today to discuss your options and get more details.		

If these options don't work for you, call one of our Account Managers to help you set up a payment plan that does.

Sincerely,
Tim Bolin
Division Manager

*To take advantage of Option 1, log in to MidlandCredit.com, choose "MAKE A PAYMENT" and follow the on-screen instructions. You may also call 877-653-5260.

**Option 2 is only available by calling 877-653-5260.

Benefits of Paying!

- Save up to \$83.99
- Offer Expiration date: 10/5/2019

MidlandCredit.com

877-653-5260

Hours of Operation
Mon-Fri: 8am - Midnight ET
Sat-Sun: 8am - 7:30pm ET

We are not obligated to renew any offers provided.



MidlandCredit.com



877-653-5260



Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

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